



A deadline is the difference
between a dream and a goal.

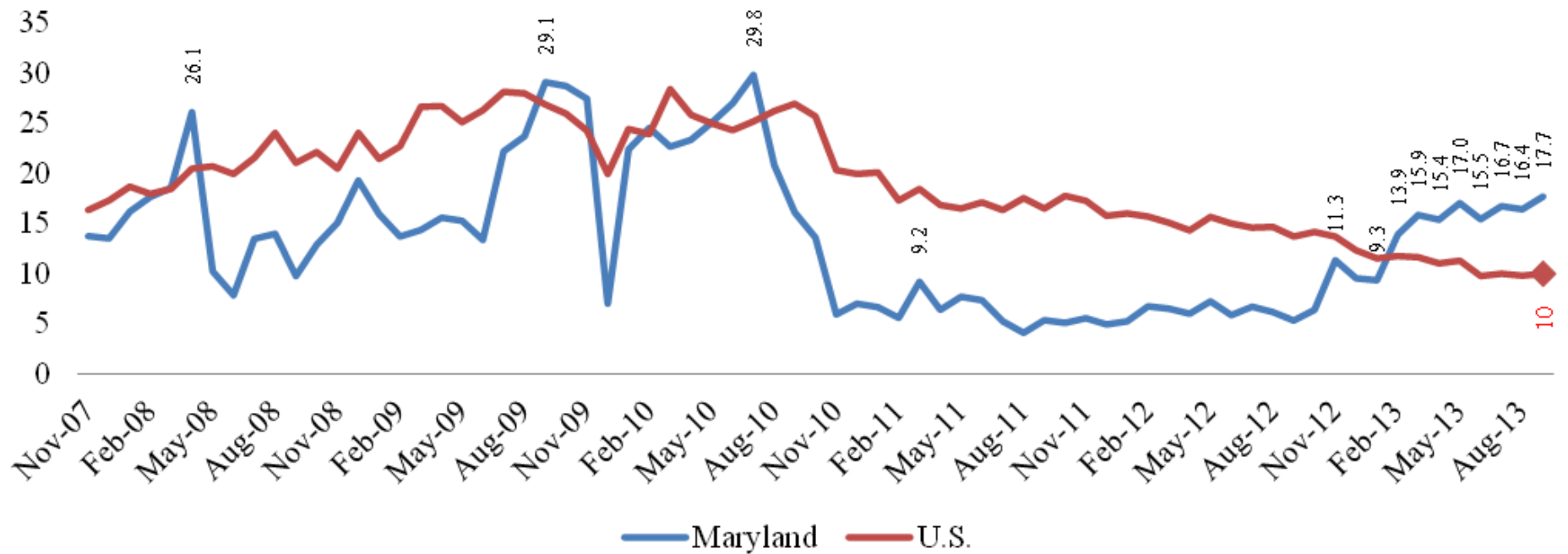
2013 Tax-Exempt Multifamily Housing Bond Issuance

State Agency	Total Bonds Issued	No. Of Projects	No. of Units
Colorado HFA	\$10,830,000	1	114
Florida HFC	\$4,280,000	1	99
Hawaii HFDC	\$15,762,000	1	76
City of Chicago	\$34,800,000	2	197
Indiana HCDA	\$46,670,000	5	638
Iowa FA	\$25,000,000	1	120
Maryland DHCD	\$97,145,000	11	1,324
Minnesota HFA	\$832,665	3	278
Missouri HDC	\$5,402,825	13	1,189
Ohio HFA	\$18,200,000	2	144
Oregon	\$5,193,216	1	94
Rhode Island Housing	\$42,270,000	5	536
Texas DHCA	\$16,000,000	1	242
Vermont HFA	\$975,000	2	40
Virginia HDA	\$74,423,150	9	1,074
Washington SHFC	\$95,800,000	7	1,008
Wisconsin HEDA	\$401,504	2	102
Total	\$493,985,360	67	7275
<i>Source: Responses to August 2013 survey by Tax Credit Advisor</i>			

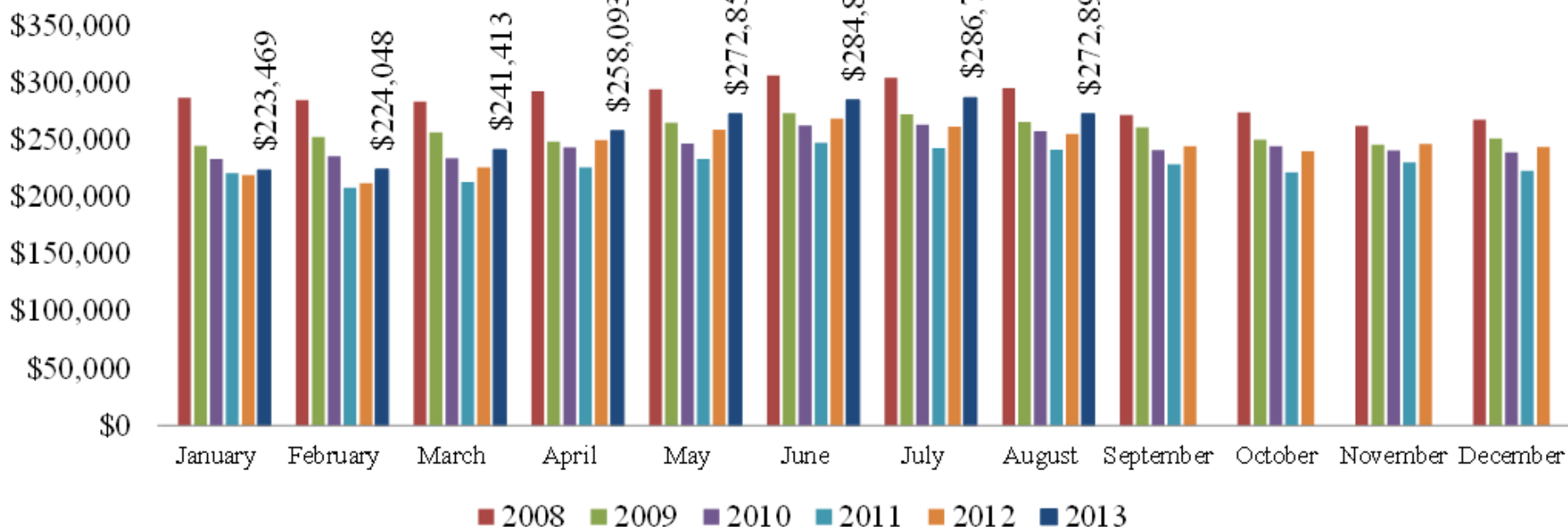


Metric	Division	Audit Results	Comments
Overtime Hours	Agency Wide	Metric Accurately Reproduced	DHCD is still waiting to make the switch to the MDTime system
HOPE Foreclosure Completed Cases	Neighborhood Revitalization	Metric Accurately Reproduced	Entities receiving DHCD funding for foreclosure prevention including those receiving AG settlement funds, enters data into the system monthly
MMP Loans Purchased	CDA [Single Family]	Metric Accurately Reproduced	All loans made in the MMP are recorded in AOD. Reports are then exported to Excel.
Main Street Maryland Jobs Created	Neighborhood Revitalization	Metric Accurately Reproduced	Main Street managers receive poerts from merchants and enters monthly data into the portal. Readjustments are not uncommon due to missed deadlines by Main Street Managers.
MHRP Dollars Committed	CDA [Special Loans]	Metric Accurately Reproduced	Reports are produced from AOD, printed and total amount manually calculated from detail sheets
Section 8 Tenant Complaints Resolved in 30 days	CDA [Multifamily Rental]	Metric Accurately Reproduced	Data is entered and reports run from HDS. Though reported as "Section 8 Tenant Complaints Resolved in 30 days" the detail from the system revealed the metric is actually capturing the number of complaints that have a plan of action developed to address the complaint.

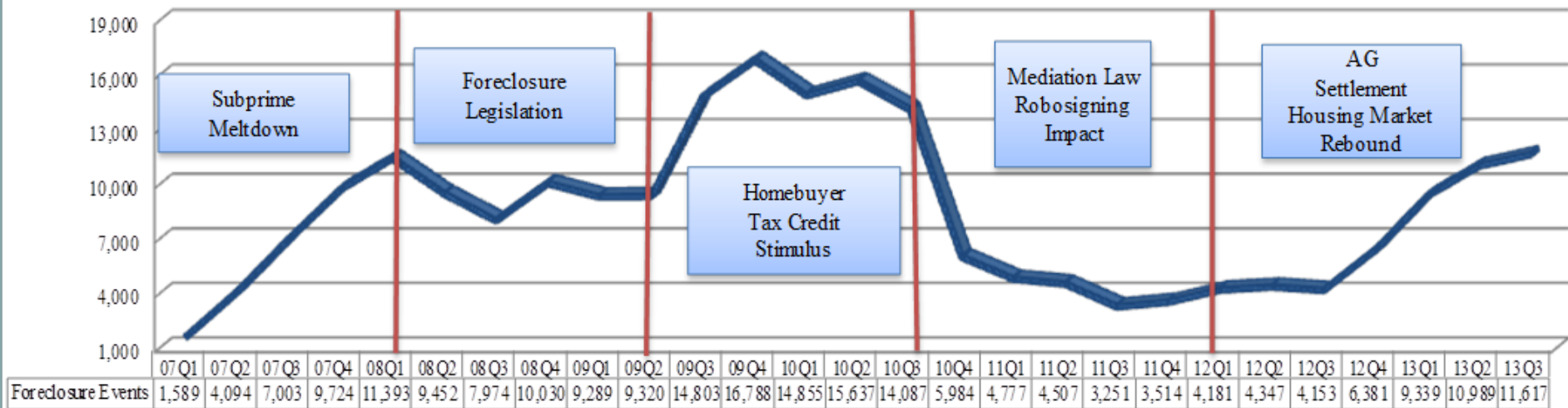
Foreclosure Rate



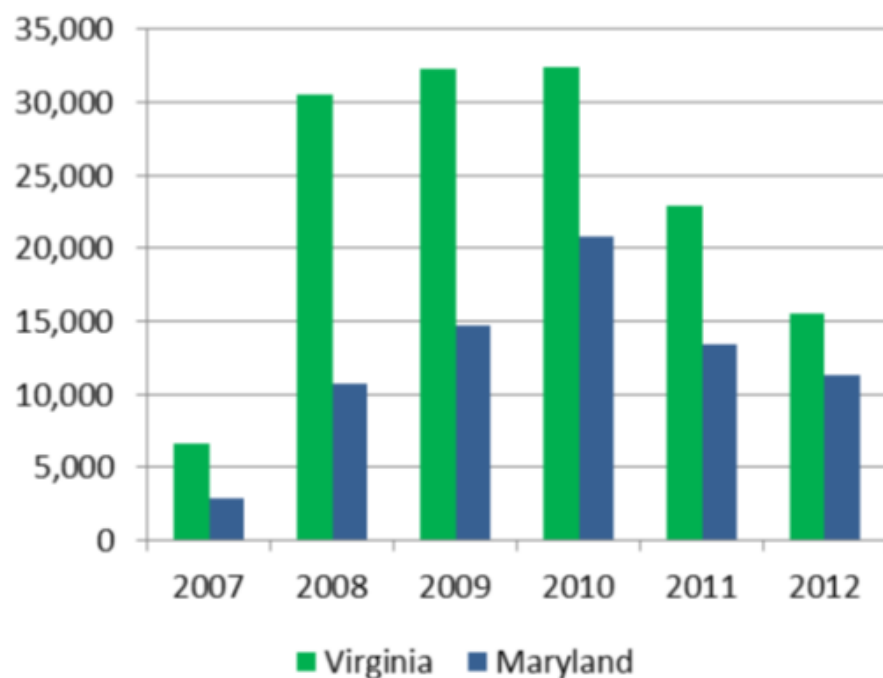
Maryland median home price has increased year-over-year for 31 consecutive months



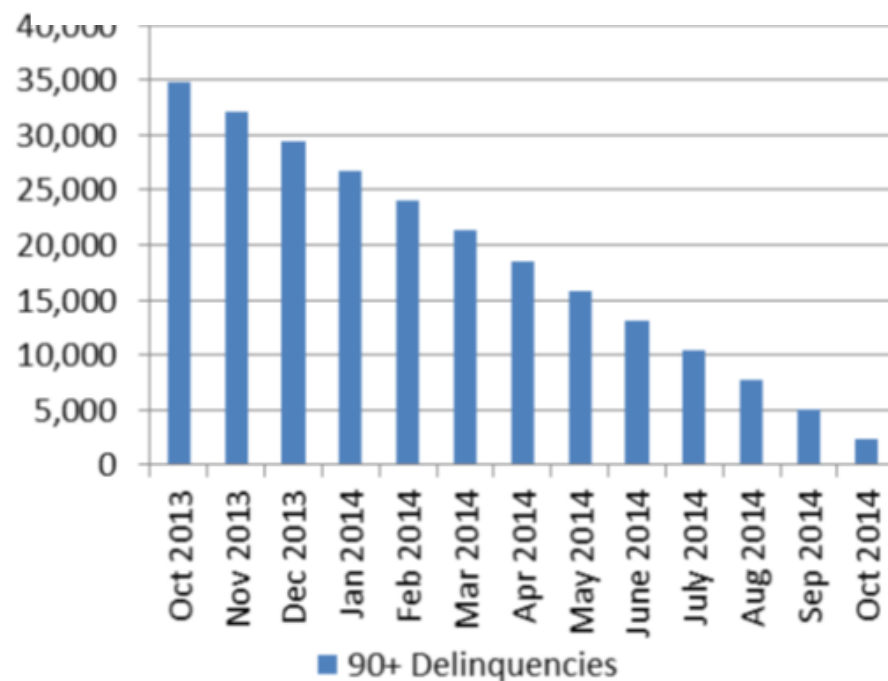
Total Foreclosure Activity in Maryland 2007:Q1-2013:Q3



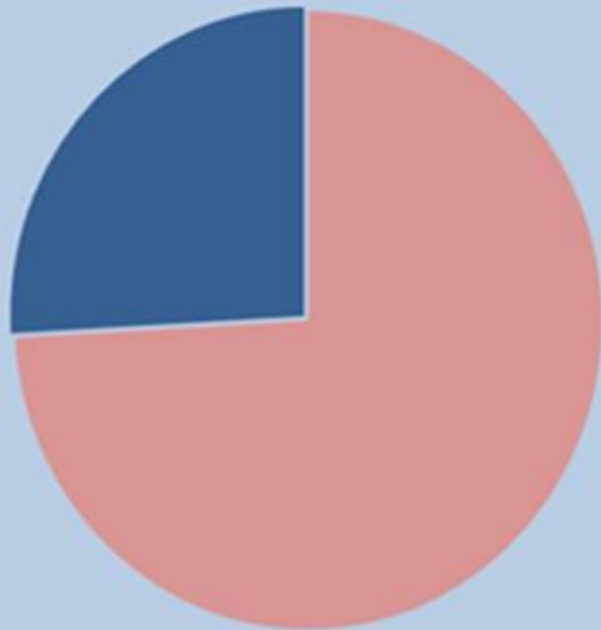
Total Homes Foreclosed Upon Annually – Reality Trac



Depletion of Maryland's 90+ Day Delinquency Backlog



All loans



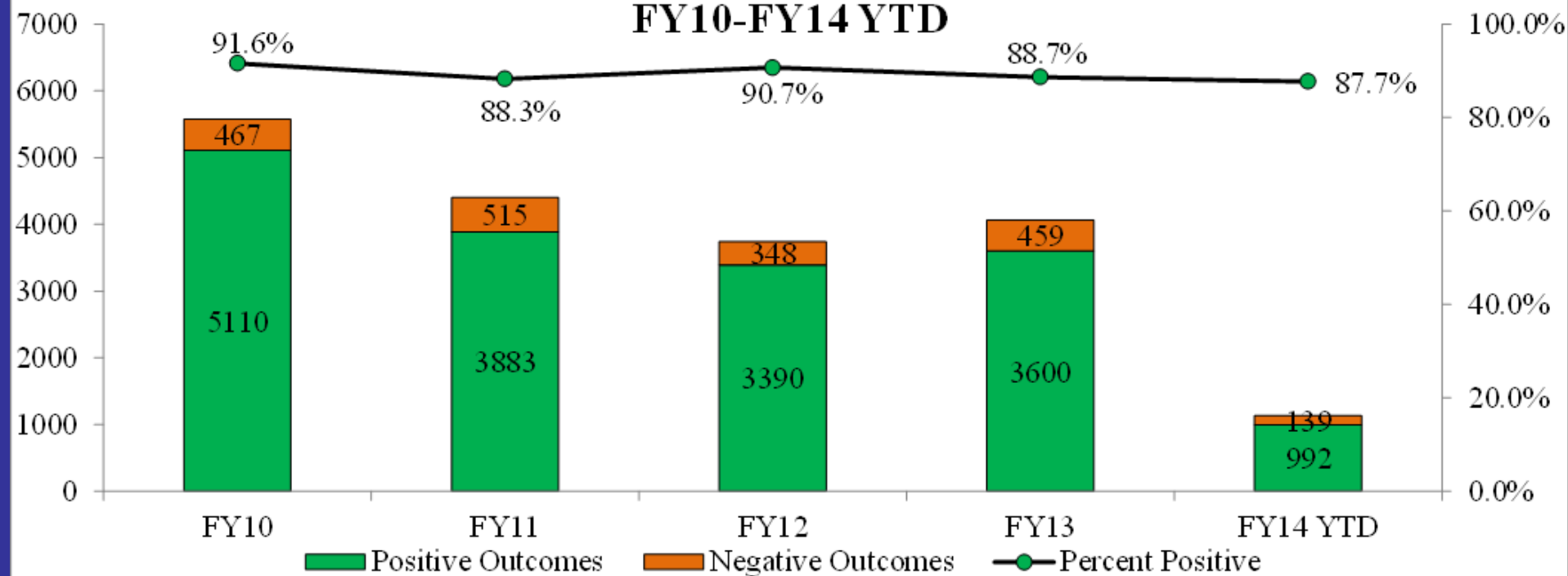
■ JP Morgan, Wells, Citi ■ BOA

180+ days past due, not in FC

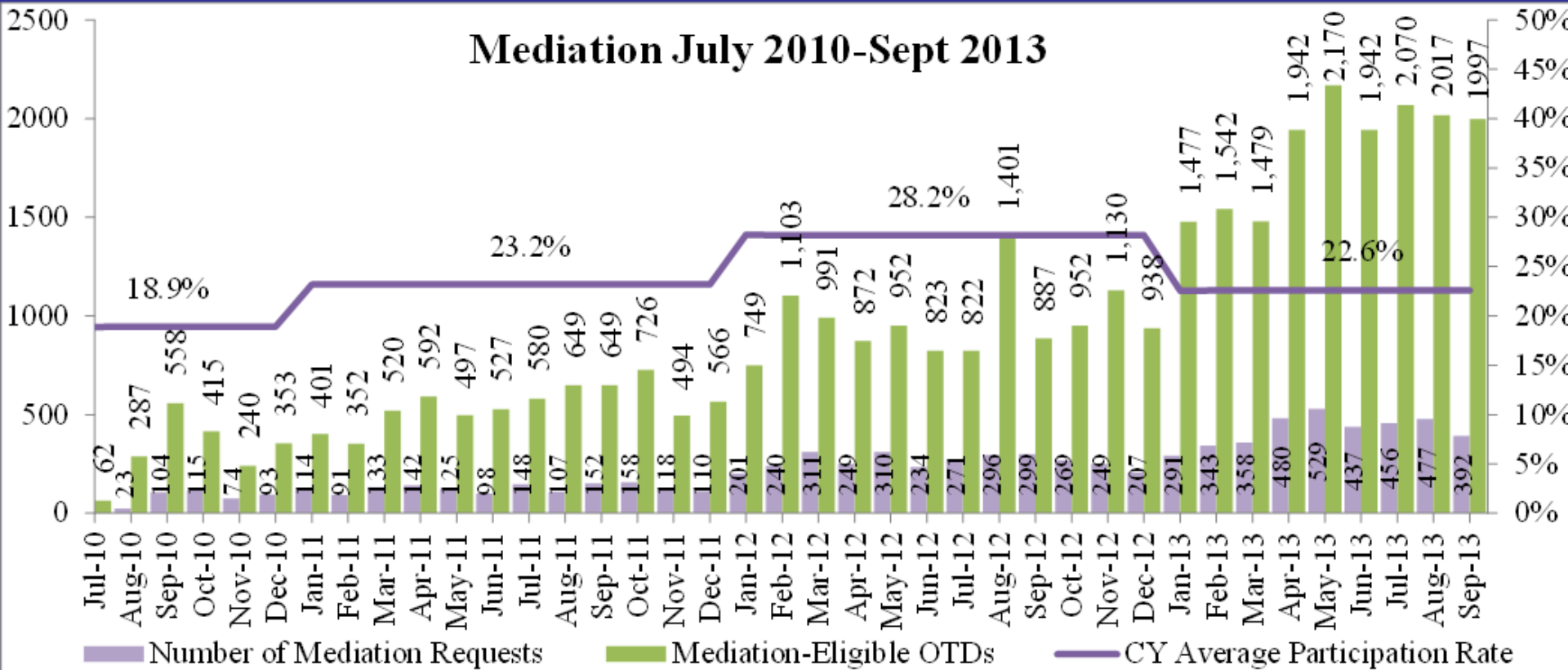


■ JP Morgan, Wells, Citi ■ BOA

HOPE Foreclosure Counseling, Outcomes of Closed Cases FY10-FY14 YTD

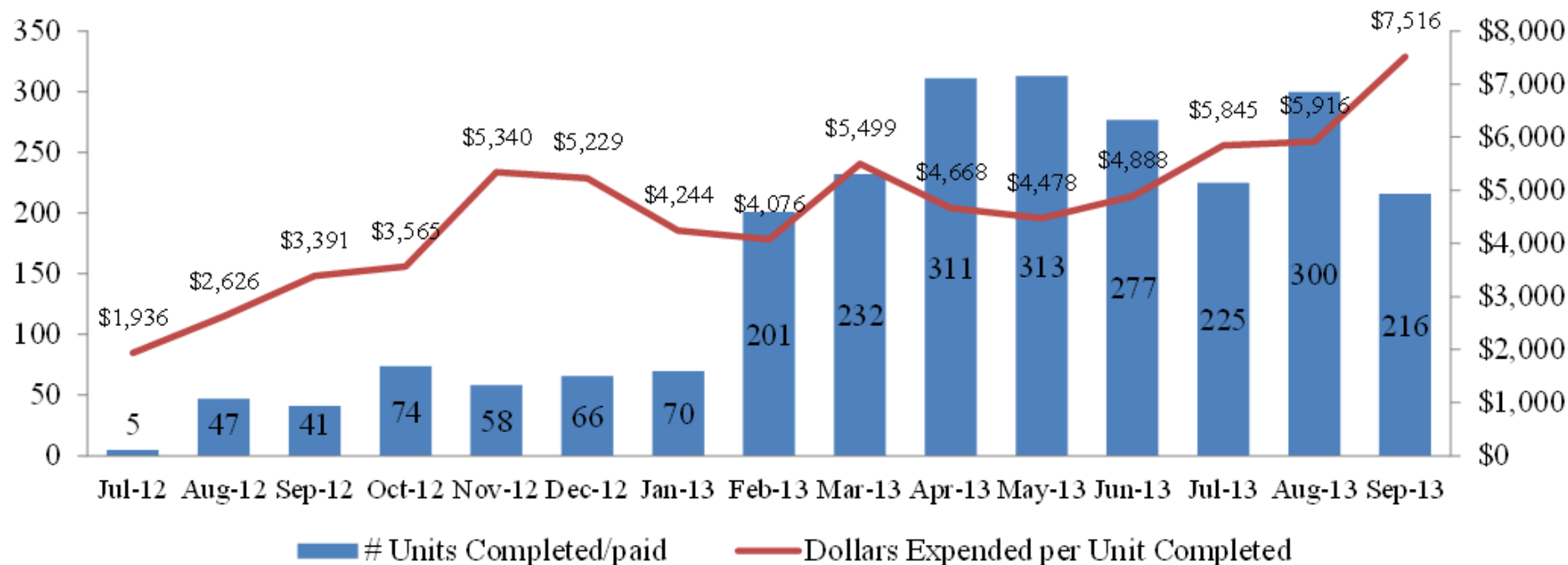


Mediation July 2010-Sept 2013

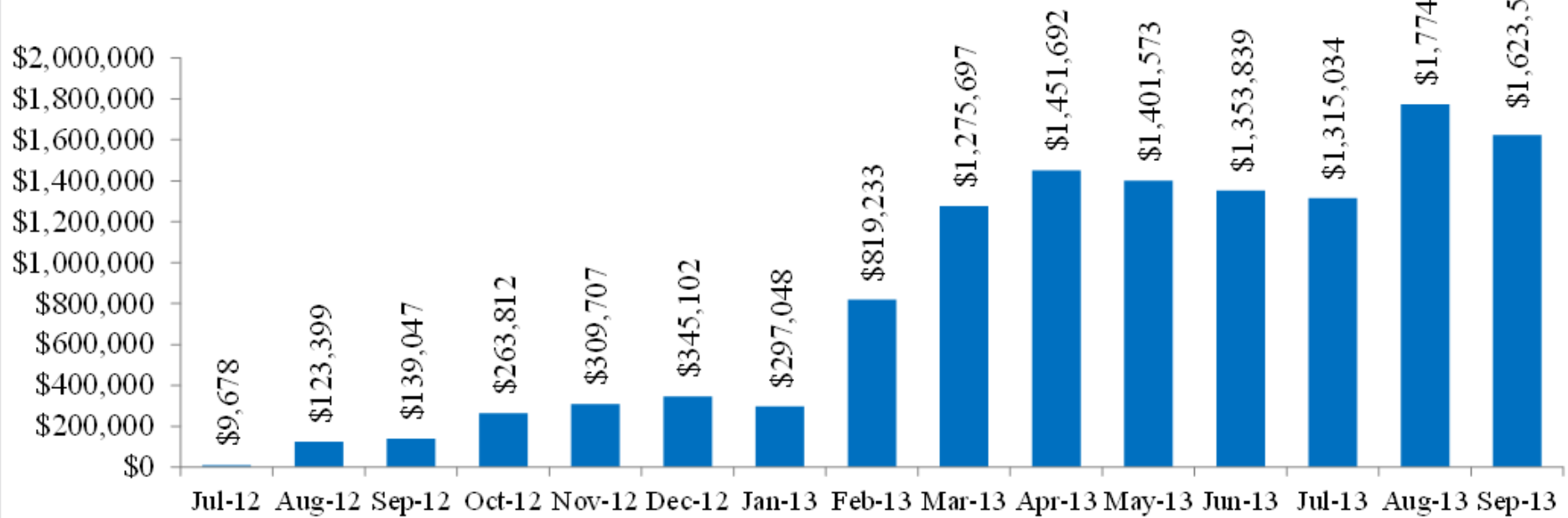


Energy Efficient Summary LIEEP/MEEHA	CY2013				CY2013 to Date
	Qtr 1	Qtr 2	Qtr 3	Qtr 4	
Multifamily					
\$ Projects closed	\$ 44,588	\$ -	\$ -	\$ -	\$ 44,588
# Units closed	192	0	0	0	192
# Units completed	0	0	0	0	0
# Annualized MWh savings	0	0	0	0	0
Singlefamily					
\$ Projects expended	\$2,391,978	\$ 4,207,105	\$ -	\$ -	\$ 6,599,083
# Units completed	503	901	0	0	1404
# Annualized MWh savings	2809	4061	0	0	6870
Annualized MWh Savings/Unit	5.58	4.51			4.89

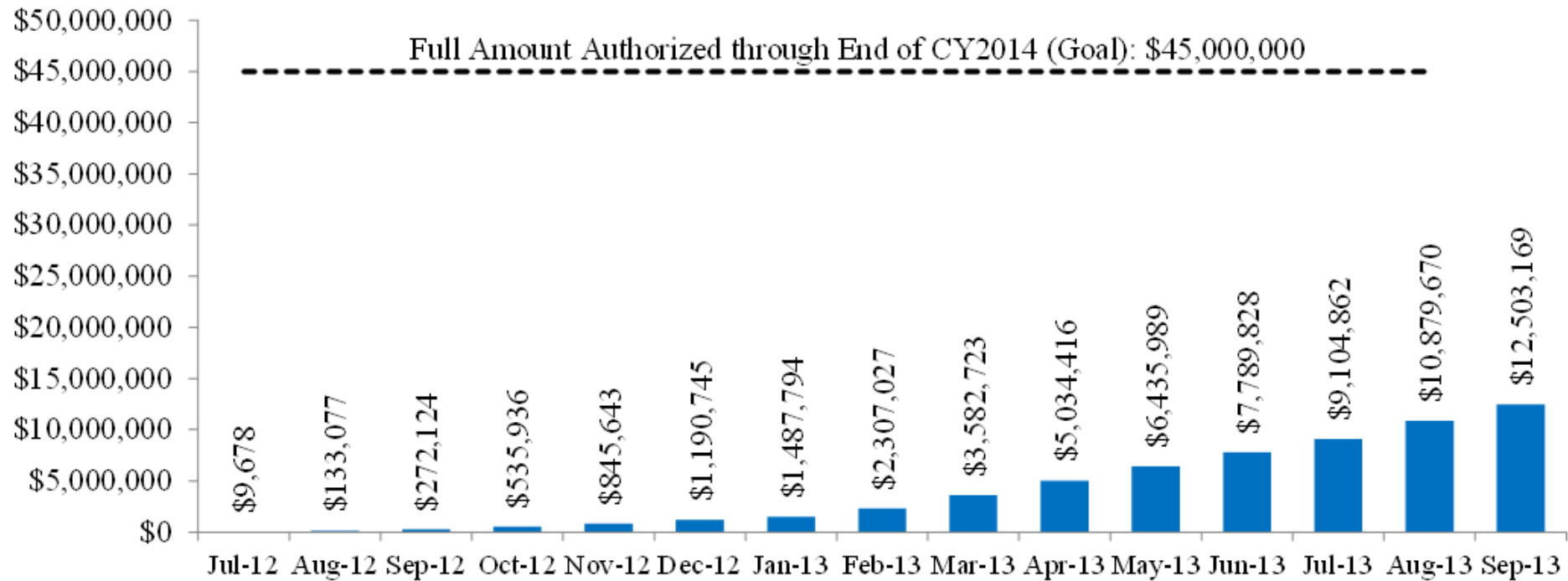
EmPOWER (LIEEP) Production and Expenditures per Unit



EmPower Weatherization Expenditures (Monthly)



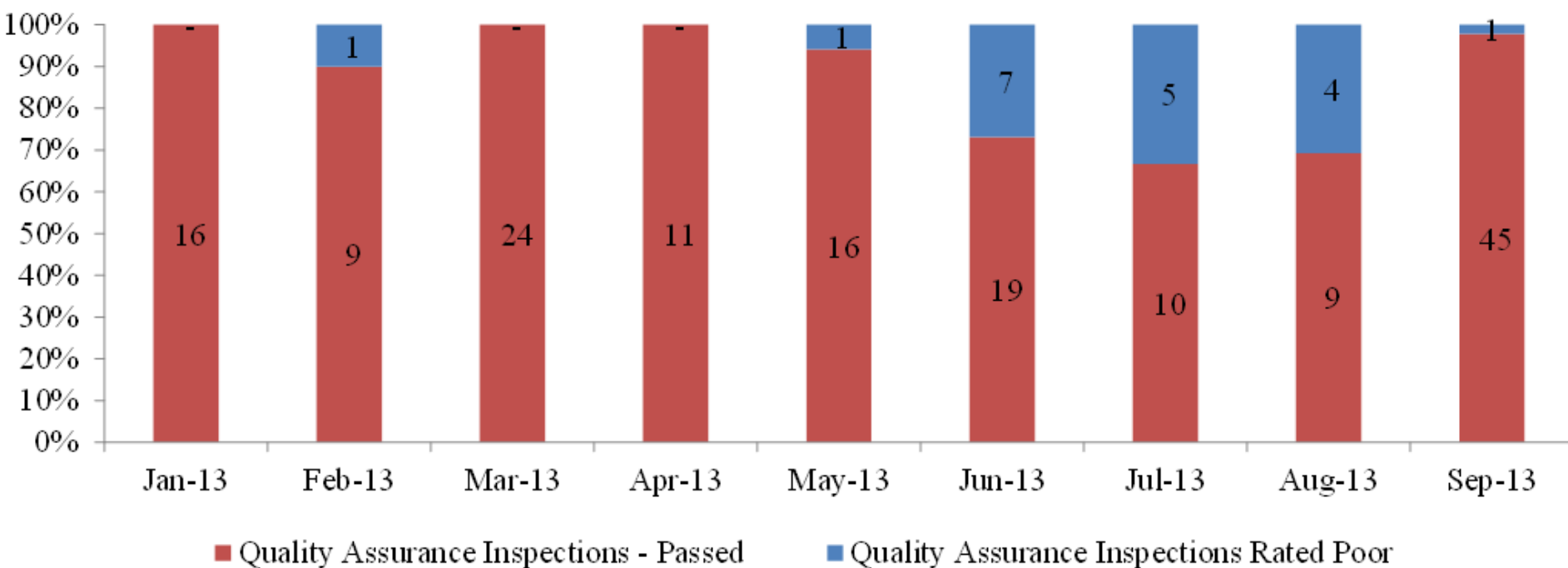
EmPower LIEEP Weatherization Expenditures (Cumulative)



Contractors with Poor Quality Assurance Ratings

	CARE	Diversified	Efficient Home	Prince George's Co. DHCD
July	1	2	1	1
August		1		3
September				1
Q1 Total	1	3	1	5

EmPower Quality Assurance Inspections CY 2013



Main Street Maryland

